

This Document Prepared By:  
**SIRENNA SCOTT**  
**MIDFIRST BANK, A FEDERALLY CHARTERED**  
**SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**ATTN: JAVIER TONY VARGAS**  
**3 FIRST AMERICAN WAY**  
**SANTA ANA, CA 92707**

Tax/Parcel #: [REDACTED]

[Space Above This Line for Recording Data]

**Original Principal Amount: \$85,310.00**

**FHA/VA/RHS Case**

**Unpaid Principal Amount: \$48,148.96**

**No.:** [REDACTED]

**New Principal Amount: \$72,550.65**

**Loan No:** [REDACTED]

**New Money (Cap): \$24,401.69**

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this **11TH** day of  
**FEBRUARY, 2022**, between **GARRY CORE AN UNMARRIED MAN** ("Borrower"),

whose address is **907 MACDADE BLVD, LANSDOWNE, PENNSYLVANIA 19050** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 20, 2001** and recorded on **DECEMBER 27, 2001** in **INSTRUMENT NO. 2001647480 BOOK 02329 PAGE 0218**, of the **OFFICIAL** Records of **DELAWARE COUNTY, PENNSYLVANIA**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**907 MACDADE BLVD, LANSDOWNE, PENNSYLVANIA 19050**  
(Property Address)

the real property described is located in **DELAWARE County, PENNSYLVANIA** and being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **MARCH 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$72,550.65**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$24,401.69**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **3.5000%**, from **MARCH 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$325.78**, beginning on the **1ST** day of **APRIL, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 1, 2052** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of

acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

In Witness Whereof, I have executed this Agreement.



Borrower: **GARRY CORE**

2/14/22

Date

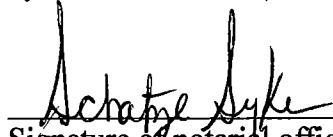
\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of Pennsylvania

County of Delaware

This record was acknowledged before me on February 14, 2022 (date)  
by GARRY CORE (name(s) of individual(s)).

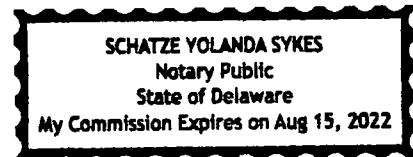


Signature of notarial officer

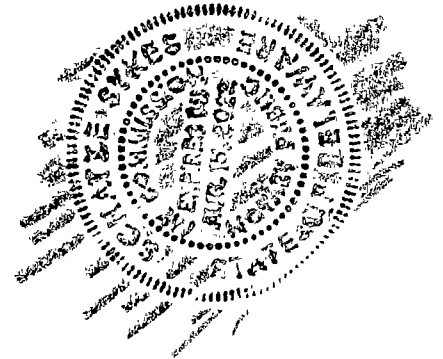
(Stamp)

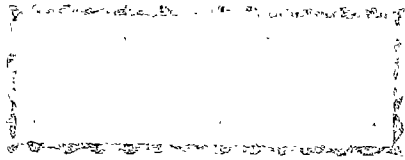
Schatze Sykes - Notary Public

Printed Name and Title of office



My commission expires: August 15, 2022





In Witness Whereof, the Lender has executed this Agreement.

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

By MELISSA BUCK VICE PRESIDENT 9-30-2022  
(print name) Date  
(title)

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

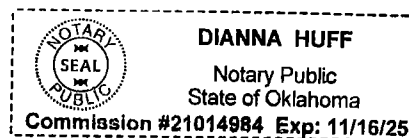
**LENDER ACKNOWLEDGMENT**

STATE OF OKLAHOMA  
COUNTY OF OKLAHOMA

The instrument was acknowledged before me on 9-30-2022 (date)  
by MELISSA BUCK, as VICE PRESIDENT of  
**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

Dianna Huff  
Notary Public

Printed Name: Dianna Huff



My commission expires: NOV. 16, 2025

**THIS DOCUMENT WAS PREPARED BY:**

**SIRENNA SCOTT**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

**501 N.W. GRAND BLVD**

**OKLAHOMA CITY, OK 73118**

**EXHIBIT A**

**BORROWER(S): GARRY CORE AN UNMARRIED MAN**

**LOAN NUMBER:** [REDACTED]

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the BOROUGH OF YEADON, COUNTY OF DELAWARE, STATE OF PA, and described as follows:**

**DESCRIBED IN ACCORDANCE WITH A SURVEY AND PLAN THEREOF MADE BY DAMON AND FOSTER, CIVIL ENGINEERS, OF SHARON HILL, PENNSYLVANIA, ON THE 19TH DAY OF MARCH A.D. 1932, AS FOLLOWS, TO WIT.**

**BEGINNING AT A POINT ON THE SOUTHEASTERLY SIDE OF MACDADE BOULEVARD (FORMERLY TUNBRIDGE ROAD) AT THE DISTANCE OF 156.45 FEET MEASURED ALONG THE SOUTHEASTERLY SIDE OF MACDADE BOULEVARD SOUTHWESTWARDLY ON THE ARC OF A CIRCLE HAVING A RADIUS OF 850 FEET (CHORD BEARING TO THE RIGHT FROM A POINT OF CURVE ON THE SOUTHEASTERLY SIDE OF MACDADE BOULEVARD WHICH POINT OF CURVE IS 49.02 FEET SOUTHWESTWARDLY FROM THE CORNER FORMED BY THE INTERSECTION OF THE SOUTHEASTERLY SIDE OF MACDADE BOULEVARD (IF EXTENDED WITH THE SOUTHWESTERLY SIDE OF WEST COBBS CREEK DRIVE (IF EXTENDED), THENCE EXTENDING SOUTH 65 DEGREES, 17 MINUTES, 4 SECONDS EAST 98.92 FEET TO A POINT IN THE MIDDLE LINE OF A CERTAIN 12 FEET WIDE DRIVEWAY WHICH EXTENDS ON VARIOUS COURSES NORTHEAST AND NORTHWEST INTO THE SAID WEST COBBS CREEK DRIVE; THENCE EXTENDING ALONG THE MIDDLE LINE OF SAID DRIVEWAY SOUTH 16 DEGREES, 2 MINUTES, 2 SECONDS WEST 25.26 FEET TO A POINT; THENCE NORTH 65 DEGREES, 17 MINUTES, 4 SECONDS WEST 101.63 FEET TO A POINT IN THE SOUTHEAST SIDE OF MACDADE BOULEVARD; THENCE EXTENDING ALONG THE SOUTHEASTERLY SIDE OF MACDADE BOULEVARD NORTHEASTWARDLY ON THE ARC OF A CIRCLE HAVING A RADIUS OF 850 FEET (CHORD BEARING TO THE LEFT) THE ARC DISTANCE OF 25 FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING.**

**ALSO KNOWN AS: 907 MACDADE BLVD, LANSDOWNE, PENNSYLVANIA 19050**



## **CERTIFICATE OF RESIDENCE**

### **TITLE OF DOCUMENT**

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**

### **BETWEEN:**

**GARRY CORE** (assignor/Mortgagor/grantor)

### **AND:**

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** (assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION  
501 N.W. GRAND BLVD  
OKLAHOMA CITY, OK 73118**

By: Dianna Huff

Print Name: Dianna Huff

Title: Delinquency Associate

